

What Needs to be Done After the Funeral?

- Notify all appropriate insurance agencies and obtain claims forms. The funeral home business office can assist you with insurance claims.
- The funeral home will file a form SSA-721 with Social Security to notify them of the death. Follow up with a telephone call to inquire about possible survivor benefits.
- Determine if any benefits are available from fraternal or union memberships, as well as the Veterans Administration.
- Contact utility departments (electric, gas, telephone, water, cable) to change billing and/or discontinue service.
- Contact credit card companies. Some credit or charge accounts include insurance to pay off any outstanding balance.
- Contact health insurance companies to stop coverage. Some companies have a death benefit rider, so be sure to ask.
- Contact banks, brokerage firms and others where the deceased may have accounts, as well as any institution where the deceased had pension or retirement accounts.
- Determine outstanding debts, installment payments, etc. to be sure you are aware of any credit obligations of the deceased. Some loans may have credit life insurance coverage to pay off the loan balance.
- Obtain the will and contact the executor and the deceased's attorney.
- You may need to file a final income tax return for the deceased, as well as an estate income tax return if the estate itself generates any income. Certified copies of the death certificate may be needed.
- Additional questions may be answered by contacting the Clerk of Court in the county where the deceased resided.

This list is not intended to be complete and the items listed above may not apply in all cases. You should contact your attorney or financial advisor for specific advice regarding your individual situation.